

**CALIFORNIA CONSUMER COMPLAINT STUDY - 2006**  
**50 LARGE AUTOMOBILE INSURERS LICENSED TO CONDUCT BUSINESS IN CALIFORNIA**  
**RATIO for COMPLAINT YEARS - 2003, 2004 and 2005**

95 Rank	Company Name	2005 Approx. Exposure Count	Justified Complaint Ratio			Number of Justified Complaints		
			2005	2004	2003	2005	2004	2003
1	WAWANESA MUTUAL INSURANCE COMPANY (THE)	111,658	0.0	0.9	0.0	0	1	0
2	CALIFORNIA CAPITAL INSURANCE COMPANY	59,089	0.0	0.0	4.8	0	0	3
3	WAWANESA GENERAL INSURANCE COMPANY	269,857	0.7	0.8	1.9	2	2	4
4	USAA CASUALTY INSURANCE COMPANY	372,642	0.8	0.8	1.8	3	3	6
5	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2,885,290	1.6	1.5	1.0	45	43	29
6	AMCO INSURANCE COMPANY	127,734	1.6	1.6	4.3	2	2	5
7	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	1,937,780	1.6	1.1	1.5	31	20	27
8	ALLSTATE INDEMNITY COMPANY	1,329,446	1.8	1.5	3.4	24	18	36
9	GLENS FALLS INSURANCE COMPANY (THE)	54,645	1.8	2.0	1.0	1	2	1
10	UNITED SERVICES AUTOMOBILE ASSOCIATION	420,912	1.9	0.5	0.7	8	2	3
11	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	157,809	1.9	0.0	1.8	3	0	3
12	CALIFORNIA STATE AUTOMOBILE ASSOC. INTER-INSURANCE BUREAU	1,789,252	2.4	0.9	1.3	43	17	24
13	EXPLORER INSURANCE COMPANY	39,938	2.5	2.5	3.6	1	1	2
14	LIBERTY MUTUAL FIRE INSURANCE COMPANY	262,838	2.7	3.7	4.9	7	8	8
15	MERCURY INSURANCE COMPANY	1,480,627	2.7	2.6	1.9	40	36	25
16	ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	32,359	3.1	5.5	4.0	1	3	4
17	ALLSTATE INSURANCE COMPANY	573,284	3.1	3.0	2.4	18	18	16
18	KEMPER INDEPENDENCE INSURANCE COMPANY	63,267	3.2	4.0	0.0	2	2	0
19	CALIFORNIA AUTOMOBILE INSURANCE COMPANY	148,766	3.4	2.8	4.2	5	4	6
20	21ST CENTURY INSURANCE COMPANY	1,422,338	3.6	3.0	3.3	51	36	36
21	PROGRESSIVE CHOICE INSURANCE COMPANY	207,051	3.9	5.8	1.1	8	9	1
22	GOVERNMENT EMPLOYEES INSURANCE COMPANY	200,090	4.0	1.5	3.4	8	3	7
23	GEICO GENERAL INSURANCE COMPANY	318,807	4.1	2.0	3.6	13	6	11
24	VIKING INSURANCE COMPANY OF WISCONSIN	242,448	4.1	2.6	3.3	10	7	9
25	GEICO INDEMNITY COMPANY	110,914	4.5	5.2	3.6	5	5	3
26	SAFECO INSURANCE COMPANY OF AMERICA	331,155	4.5	4.1	2.1	15	13	7
27	PROGRESSIVE MARATHON INSURANCE COMPANY	21,278	4.7	3.0	2.2	1	2	2
28	AMEX ASSURANCE COMPANY	165,838	4.8	5.9	3.2	8	8	3
29	NATIONAL GENERAL INSURANCE COMPANY	204,854	4.9	2.5	4.8	10	5	9
30	MERCURY CASUALTY COMPANY	425,976	4.9	3.8	2.2	21	16	9
31	FARMERS INSURANCE EXCHANGE	1,926,492	4.9	4.8	5.5	95	95	113
32	PERMANENT GENERAL ASSURANCE CORPORATION	80,121	5.0	6.5	3.0	4	5	2
33	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	111,356	5.4	3.7	2.1	6	4	2
34	STERLING CASUALTY INSURANCE COMPANY	54,901	5.5	14.6	38.7	3	9	27
35	PROGRESSIVE WEST INSURANCE COMPANY	247,982	5.6	4.0	2.8	14	9	5
36	HARTFORD CASUALTY INSURANCE COMPANY	69,555	5.8	6.7	6.6	4	4	4
37	WESTERN UNITED INSURANCE COMPANY	108,048	6.5	3.7	7.2	7	4	8
38	NATIONWIDE MUTUAL INSURANCE COMPANY	107,709	7.4	5.2	9.8	8	6	12
39	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	59,591	8.4	2.3	34.8	5	1	9
40	HARTFORD UNDERWRITERS INSURANCE COMPANY	187,904	9.0	6.3	6.0	17	11	10
41	COAST NATIONAL INSURANCE COMPANY	339,952	9.1	9.6	21.2	31	39	76
42	HARBOR SPECIALTY INSURANCE COMPANY	32,518	9.2	26.6	40.2	3	14	25
43	HUDSON INSURANCE COMPANY	136,466	11.0	39.8	50.5	15	30	20
44	STANDARD FIRE INSURANCE COMPANY (THE)	93,048	11.8	7.6	0.0	11	7	9
45	GEICO CASUALTY COMPANY	37,957	13.2	2.9	3.3	5	1	1
46	INFINITY INSURANCE COMPANY	516,038	14.1	9.9	10.5	73	46	42
47	FINANCIAL INDEMNITY COMPANY	97,803	15.3	15.0	24.8	15	17	27
48	GRANITE STATE INSURANCE COMPANY	247,492	16.2	12.6	19.1	40	24	25
49	AMERICAN INTERNATIONAL INSURANCE COMPANY OF CALIFORNIA, INC.	99,645	18.1	10.9	11.3	18	6	7
50	LINCOLN GENERAL INSURANCE COMPANY	65,601	44.2	43.9	44.2	29	32	35

NOTE: Complaint Ratio is based on the number of Justified Complaints to 100,000 Earned Exposures.